

**Information to identify the case:**

Debtor 1	<u>Wayne Roy Hall II</u>	Social Security number or ITIN	<b>xxx-xx-2545</b>
	First Name Middle Name Last Name	EIN	<b>03-0410396</b>
Debtor 2	<u></u>	Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>18-70539-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Wayne Roy Hall II

12/12/18

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Wayne Roy Hall, II  
 Debtor

Case No. 18-70539-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Dec 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2018.

db Wayne Roy Hall, II, 323 Saint Pauls Church Road, Hopewell, PA 16650-8005  
 tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,  
 Ebensburg, PA 15931-0270  
 14888873 +AC&T COMPANY INC, 11535 HOPEWELL ROAD, HAGERSTOWN, MD 21740-2109  
 14888875 ARTHUR W ZAMOSKY, ESQUIRE, BERNSTEIN-BURKLEY PC, SUITE 2200 GULF TOWER,  
 PITTSBURGH, PA 15219  
 14888876 +BALBOA CAPITAL CORPORATION, c/o BEVERLY MANNE, ESQUIRE, TUCKER ARENSBERG PC,  
 1500 ONE PPG PLACE, PITTSBURGH, PA 15222-5413  
 14888880 +CITIBANK/SEARS, CENTRALIZED BANKRUPTCY, PO BOX 790034, ST LOUIS, MO 63179-0034  
 14888882 +FIRST NATIONAL BANK, ATTN: BANKRUPTCY, 4140 E. STATE STREET, HERMITAGE, PA 16148-3401  
 14888883 +FIRST NATIONAL BANK, ATTN: TINA, 1620 DODGE ST MAILSTOP 4440, OMAHA, NE 68197-0002  
 14888886 +JOHN AND BARBARA STEPPE, C/O RAY A GHANER, ESQUIRE, PO BOX 383, 200 PENN STREET,  
 HUNTINGDON, PA 16652-1444  
 14888889 +LAKE EQUIPMENT LEASING INC, 64 MAIN ST, SECOND FLOOR, MILLBURN, NJ 07041-1306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Dec 13 2018 04:00:45 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

14888874 +EDI: GMACFS.COM Dec 13 2018 08:28:00 ALLY FINANCIAL, ATTN: BANKRUPTCY DEPT,  
 PO BOX 380901, BLOOMINGTON, MN 55438-0901  
 14888877 EDI: BANKAMER.COM Dec 13 2018 08:28:00 BANK OF AMERICA, ATTN: BANKRUPTCY, PO BOX 982238,  
 EL PASO, TX 79998  
 14888878 +EDI: CHASE.COM Dec 13 2018 08:28:00 CHASE CARD SERVICES, CORRESPONDENCE DEPT,  
 PO BOX 15298, WILMINGTON, DE 19850-5298  
 14888879 +EDI: CITICORP.COM Dec 13 2018 08:28:00 CITIBANK/SEARS, ATTN: BANKRUPTCY, PO BOX 6275,  
 SIOUX FALLS, SD 57117-6275  
 14888881 E-mail/Text: bankruptcynotice@fcbanking.com Dec 13 2018 03:59:56 FIRST COMMONWEALTH BANK,  
 ATTN: BANKRUPTCY, PO BOX 400, INDIANA, PA 15701  
 14888884 EDI: FORD.COM Dec 13 2018 08:28:00 FORD CREDIT, NATIONAL BANKRUPTCY SERVICE CENTER,  
 PO BOX 62180, COLORADO, CO 80962  
 14888885 +E-mail/Text: bankruptcy.notices@hdfsi.com Dec 13 2018 04:02:19 HARLEY DAVIDSON FINANCIAL,  
 ATTN: BANKRUPTCY, PO BOX 22048, CARSON CITY, NV 89721-2048  
 14888887 +E-mail/Text: jdflitigationanalyticsteam@johndeere.com Dec 13 2018 04:02:07  
 JOHN DEERE CONSTRUCTION & FORESTRY CO, 6400 NW 86TH ST, JOHNSTON, IA 50131-2945  
 14888888 +EDI: CBSKOHL.COM Dec 13 2018 08:28:00 KOHLS/CAPITAL ONE, KOHLS CREDIT, PO BOX 3120,  
 MILWAUKEE, WI 53201-3120  
 14888890 E-mail/Text: camanagement@mtb.com Dec 13 2018 04:00:09 M & T BANK, ATTN: BANKRUPTCY,  
 PO BOX 844, BUFFALO, NY 14240  
 14888891 +EDI: MID8.COM Dec 13 2018 08:28:00 MIDLAND FUNDING, 2365 NORTHSIDE DR STE 300,  
 SAN DIEGO, CA 92108-2709  
 14888892 E-mail/Text: ra-li-ucts-bankhbg@state.pa.us Dec 13 2018 04:02:54  
 PA DEPT OF LABOR & INDUSTRY, 651 BOAS ST, HARRISBURG, PA 17121-0750  
 14889787 +EDI: PRA.COM Dec 13 2018 08:28:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14888893 +EDI: RMSC.COM Dec 13 2018 08:28:00 SYNCHRONY BANK/ JC PENNEYS, ATTN: BANKRUPTCY DEPT,  
 PO BOX 965060, ORLANDO, FL 32896-5060  
 14888894 +EDI: RMSC.COM Dec 13 2018 08:28:00 SYNCHRONY BANK/AMAZON, ATTN: BANKRUPTCY DEPT,  
 PO BOX 965060, ORLANDO, FL 32896-5060  
 14888895 +EDI: RMSC.COM Dec 13 2018 08:28:00 SYNCHRONY BANK/SAMS CLUB, ATTN: BANKRUPTCY DEPT,  
 PO BOX 965060, ORLANDO, FL 32896-5060

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bank of America, N. A.  
 cr John Deere Financial Services, Inc.  
 aty\* +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,  
 Ebensburg, PA 15931-0270  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-7

User: admin  
Form ID: 318

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Total Noticed: 27

Date Rcvd: Dec 12, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 14, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2018 at the address(es) listed below:

CSU - OUCTS, PA Labor & Industry ra-li-ucts-bankpitts@state.pa.us  
James Warmbrodt on behalf of Creditor Bank of America, N. A. bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor John Deere Financial Services, Inc.  
kebeck@bernsteinlaw.com, DMckay@bernsteinlaw.com  
Lisa M. Swope on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com,  
mmh@nsslawfirm.com;pa73@ecfcbis.com  
Lisa M. Swope lms@nsslawfirm.com, mmh@nsslawfirm.com;pa73@ecfcbis.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Shawn B. Cohen on behalf of Debtor Wayne Roy Hall, II shawn@attyslawncohen.com,  
notices@attyslawncohen.com;notices1@attyslawncohen.com;notices2@attyslawncohen.com;centralpabk@gm  
ail.com

TOTAL: 7